

EXHIBIT 5

A. Settlement Statement

U.S. Department of Housing
and Urban Development

B. Type of Loan

| | | | | | |
|---|---------------------------------------|--|-------------------------------|----------------|-----------------------------|
| 1. <input type="checkbox"/> FHA | 2. <input type="checkbox"/> FmHA | 3. <input type="checkbox"/> Conv Unins | 6. File Number 112386SF-02 | 7. Loan Number | 8. Mortgage Ins Case Number |
| 4. <input type="checkbox"/> VA | 5. <input type="checkbox"/> Conv Ins. | 6. <input type="checkbox"/> Seller Finance | | | |
| 7. <input checked="" type="checkbox"/> Cash Sale. | | | | | |

C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing, they are shown here for informational purposes and are not included in the totals.

| | | |
|---|---|-----------------------------|
| D. Name & Address of Borrower Michael Lenahan 1721 Peachtree Lane Eagleville, PA 19403 | E. Name & Address of Seller Terry Dershaw Chapter 7 Trustee for Sharon Thomas, Case #18-17430 935 Ocean Ave Unit #424, Ocean City, NJ 08226 | F. Name & Address of Lender |
|---|---|-----------------------------|

| | |
|---|---|
| G. Property Location Parcel/BRT 46-3077100, City of Philadelphia, in Philadelphia County, PA 5621 Walton Avenue Philadelphia, PA 19143 | H. Settlement Agent Name Surety Abstract Services, LLC 11 Eves Drive, Suite 150 Marlton, NJ 08053 Tax ID: 22-3154895 Underwritten By: Fidelity National |
| | I. Place of Settlement By Mail Closing |

I. Settlement Date
3/15/2022
Fund:

| J. Summary of Borrower's Transaction | | K. Summary of Seller's Transaction | |
|---|----------------------|---|----------------------|
| 100. Gross Amount Due from Borrower | | 400. Gross Amount Due to Seller | |
| 101. Contract Sales Price | \$69,000.00 | 401. Contract Sales Price | \$69,000.00 |
| 102. Personal Property | | 402. | |
| 103. Settlement Charges to borrower | \$2,990.79 | 403. | |
| 104. | | 404. | |
| 105. | | 405. | |
| Adjustments for items paid by seller in advance | | Adjustments for items paid by seller in advance | |
| 106. City/Town Taxes | 03/15/22 to 12/31/22 | 406. City/Town Taxes | 03/15/22 to 12/31/22 |
| | | | \$753.66 |
| 107. Water | | 407. Water | |
| 108. Sewer | | 408. Sewer | |
| 109. CCMUA | | 409. CCMUA | |
| 110. Association | | 410. Association | |
| 111. Trash | | 411. Trash | |
| 112. | | 412. | |
| 113. | | 413. | |
| 114. | | 414. | |
| 115. | | 415. | |
| 116. | | 416. | |
| 120. Gross Amount Due From Borrower | \$72,744.45 | 420. Gross Amount Due to Seller | \$69,753.66 |
| 200. Amounts Paid By Or in Behalf Of Borrower | | 500. Reductions In Amount Due to Seller | |
| 201. Deposit or earnest money | \$5,000.00 | 501. Earnest money held by seller | \$5,000.00 |
| 202. Principal amount of new loan(s) | | 502. Settlement Charges to Seller (line 1400) | \$27,988.10 |
| 203. Existing loan(s) taken subject to | | 503. Existing Loan(s) Taken Subject to | |
| 204. Loan Amount 2nd Lien | | 504. Payoff of first mortgage loan to Select Portfolio Servicing, Inc | \$29,453.56 |
| 205. | | 505. Payoff of second mortgage loan to | |
| 206. | | 506. no open mortgages | |
| 207. | | 507. | |
| 208. | | 508. | |
| 209. | | 509. | |
| Adjustments for items unpaid by seller | | Adjustments for items unpaid by seller | |
| 210. City/Town Taxes | | 510. City/Town Taxes | |
| 211. Water | | 511. Water | |
| 212. Sewer | | 512. Sewer | |
| 213. CCMUA | | 513. CCMUA | |
| 214. Association | | 514. Association | |
| 215. Trash | | 515. Trash | |
| 216. | | 516. | |
| 217. | | 517. | |
| 218. | | 518. | |
| 219. | | 519. | |
| 220. Total Paid By/For Borrower | \$5,000.00 | 520. Total Reduction Amount Due Seller | \$62,441.66 |
| 300. Cash At Settlement From/To Borrower | | 600. Cash At Settlement To/From Seller | |
| 301. Gross Amount due from borrower (line 120) | \$72,744.45 | 601. Gross Amount due to seller (line 420) | \$69,753.66 |
| 302. Less amounts paid by/for borrower (line 220) | \$5,000.00 | 602. Less reductions in amt. due seller (line 520) | \$62,441.66 |
| 303. Cash From Borrower | \$67,744.45 | 603. Cash To Seller | \$7,312.00 |

Section 3 of the Real Estate Settlement Procedures Act (RESPA) requires the following: • HUD must develop a Special Information Booklet to help persons borrowing money to finance the purchase of residential real estate to better understand the nature and costs of real estate settlement services;

• Each lender must provide the booklet to all applicants from whom it receives or for whom it prepares a written application to borrow money to finance the purchase of residential real estate; • Lenders must prepare and distribute with the Booklet a Good Faith Estimate of the settlement costs that the borrower is likely to incur in connection with the settlement. These disclosures are mandatory.

Section 4(a) of RESPA mandates that HUD develop and prescribe this standard form to be used at the time of loan settlement to provide full disclosure of all charges imposed upon the borrower and seller. These are third party disclosures that are designed to provide the borrower with pertinent information during the settlement process in order to be a better shopper.

The Public Reporting Burden for this collection of information is estimated to average one hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

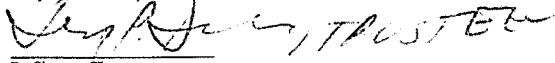
The information requested does not lend itself to confidentiality.

| L. Settlement Charges | | | |
|---|--|--------------------|--------------------------------|
| 700. Total Sales/Broker's Commission based on price | \$69,000.00 | @ 6 % = \$4,140.00 | Paid From |
| Division of Commission (line 700) as follows: | | | |
| 701. \$2,070.00 | to Star Real Estate Group | | Borrower's Funds at Settlement |
| 702. \$2,070.00 | to OCF Realty | | Seller's Funds at Settlement |
| 703. Commission Paid at Settlement | | \$0.00 | \$4,140.00 |
| 704. Broker Fee | to Star Real Estate Group | \$375.00 | |
| 800. Items Payable in Connection with Loan | | | |
| 801. Loan Origination Fee % | to | | |
| 802. Loan Discount % | to | | |
| 803. Appraisal Fee | to | | |
| 804. Credit Report Fee | to | | |
| 805. | to | | |
| 806. | to | | |
| 807. | to | | |
| 808. | to | | |
| 809. | to | | |
| 900. Items Required by Lender To Be Paid in Advance | | | |
| 901. Interest from 3/15/2022 to 4/1/2022 @ \$0/day | | | |
| 902. for months | to | | |
| 903. Hazard Insurance Premium for years | to | | |
| 904. | to | | |
| 1000. Reserves Deposited With Lender | | | |
| 1001. Hazard Insurance | months @ | per month | |
| 1002. Mortgage Insurance | months @ | per month | |
| 1003. City Property Taxes | months @ | per month | |
| 1004. County Property Taxes | months @ | per month | |
| 1005. School Property Taxes | months @ | per month | |
| 1006. Other Tax | months @ | per month | |
| 1007. Flood Insurance | months @ | per month | |
| 1008. | months @ | per month | |
| 1011. Aggregate Adjustment | | | |
| 1100. Title Charges | | | |
| 1101. Settlement or Closing Fee | to | | |
| 1102. Abstract or Title Search | to | | |
| 1103. Title Examination | to | | |
| 1104. Title Insurance Binder | to | | |
| 1105. Document Preparation | to | | |
| 1106. Notary Fees | to CLERK | | \$15.00 |
| 1107. Attorney's Fees | to | | |
| (includes above items numbers: |) | | |
| 1108. Title Insurance | to Surely Title Company, LLC - Trust | \$875.63 | |
| (includes above items numbers: |) | | |
| 1109. Lender's coverage | \$0.00/\$0.00 . | | |
| 1110. Owner's coverage | \$69,000.00/\$875.63 | | |
| 1111. Escrow Service | to | | |
| 1112. Courier/Messenger Service | to Surely Title Company, LLC - Trust | | \$20.00 |
| 1113. outgoing wire | to Surely Title Company, LLC - Trust | | \$10.00 |
| 1114. Incoming wire | to Surely Title Company, LLC - Trust | | \$7.50 |
| 1200. Government Recording and Transfer Charges | | | |
| 1201. Recording Fees Deed \$256.75 ; Mortgage : Rel | to Philadelphia County Recorder of Deeds | \$256.75 | |
| 1202. Realty Transfer Tax Deed \$2,951.82 ; Mortgage | to Philadelphia County Recorder of Deeds | \$1,475.91 | \$1,475.91 |
| 1203. State Tax/Stamps Deed ; Mortgage | to | | |
| 1204. | to | | |
| 1205. | to | | |
| 1300. Additional Settlement Charges | | | |
| 1301. Survey | to | | |
| 1302. Pest Inspection | to | | |
| 1303. Real Estate Taxes 2022 | to Philadelphia Revenue Dept. | | \$942.07 |
| 1304. Water Revenue billed to 1/14/2022 | to Philadelphia WATER REVENUE BUREAU | | \$1,145.07 |
| 1305. Water Revenue 1/14/-2/14/2022 | to Philadelphia WATER REVENUE BUREAU | | \$28.96 |
| 1306. Income tax due to the Trustee \$12,312.00 | to | | |
| 1307. Based on the net Total \$21676.55 | to | | |
| 1308. 60% Carve out to the City of Phila | to City of Philadelphia Major Tax Unit | | \$12,127.00 |
| 1309. 40% Carve out to the Trustee | to Terry Dershaw, Trustee | | \$8,084.09 |
| 1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K) | | \$2,990.79 | \$27,988.10 |

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a completed copy of pages 1, 2 and 3 of this HUD-1 Settlement Statement.

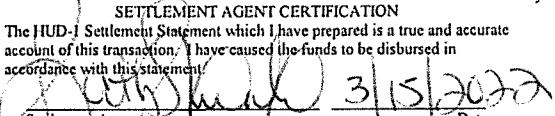
Terry Dershaw Chapter 7 Trustee for Sharona Thomas, Case #18-17430

Michael Lenahan


By Sharona Thomas

SETTLEMENT AGENT CERTIFICATION

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused the funds to be disbursed in accordance with this statement.


Settlement Agent

3/15/2022

Date

Warning: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

Previous Editions are Obsolete

Page 2

form HUD-1 (3/86)
Handbook 4305.2

Exhibit 5 Page 5 of 7

A. Settlement Statement

U.S. Department of Housing
and Urban Development

OMB No. 2502-0265

B. Type of Loan

| | | | | | | | | | |
|---------------------------------|----------------------------------|--|--------------------------------|---------------------------------------|--|--|----------------|----------------|-------------------------------|
| 1. <input type="checkbox"/> FHA | 2. <input type="checkbox"/> FmHA | 3. <input type="checkbox"/> Conventional | 4. <input type="checkbox"/> VA | 5. <input type="checkbox"/> Con. Ins. | 6. <input type="checkbox"/> Seller Finance | 7. <input type="checkbox"/> Deed-in-Lieu | 8. File Number | 9. Loan Number | 10. Mortgage Ins. Case Number |
| | | | | | | | 112386SF-02 | | |

C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "Upfront" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

| | | |
|---|---|-----------------------------|
| D. Name & Address of Borrower | E. Name & Address of Seller | F. Name & Address of Lender |
| Michael Lenahan 1721 Peachtree Lane Englewood, PA 19403 | Terry Dershw Chapter 7 Trustee for Sharon Thomas, Case #18-17430 935 Ocean Ave Unit #424, Ocean City, NJ 08226 | |

| | |
|---|---|
| G. Property Location | H. Settlement Agent Name |
| Parcel/BRT 46-3077100, City of Philadelphia, in Philadelphia County, PA 5621 Walton Avenue Philadelphia, PA 19143 | Surety Abstract Services, LLC 11 Eves Drive, Suite 150 Marlton, NJ 08053 Tax ID: 22-3154895 Underwritten By: Fidelity National |
| | I. Settlement Date |
| | By Mail Closing JUL 15/2022 Fax: |

| | | | |
|---|----------------------|---|----------------------|
| J. Summary of Borrower's Transaction | | K. Summary of Seller's Transaction | |
| 100. Gross Amount Due from Borrower | | 400. Gross Amount Due to Seller | |
| 101. Contract Sales Price | \$69,000.00 | 401. Contract Sales Price | \$69,000.00 |
| 102. Personal Property | | 402. | |
| 103. Settlement Charges to Borrower | \$2,998.79 | 403. | |
| 104. | | 404. | |
| 105. | | 405. | |
| Adjustments for items paid by seller in advance | | Adjustments for items paid by seller in advance | |
| 106. City/Town Taxes | 03/15/22 to 12/31/22 | 406. City/Town Taxes | 03/15/22 to 12/31/22 |
| 107. Water | | 407. Water | |
| 108. Sewer | | 408. Sewer | |
| 109. CCMUA | | 409. CCMUA | |
| 110. Association | | 410. Association | |
| 111. Trash | | 411. Trash | |
| 112. | | 412. | |
| 113. | | 413. | |
| 114. | | 414. | |
| 115. | | 415. | |
| 116. | | 416. | |
| 120. Gross Amount Due From Borrower | \$72,744.45 | 420. Gross Amount Due to Seller | \$69,753.66 |

| | | | |
|---|------------|---|-------------|
| 200. Amounts Paid By or in Behalf Of Borrower | | 500. Reductions in Amount Due to Seller | |
| 201. Deposit or earnest money | \$5,000.00 | 501. Earnest money held by seller | \$5,000.00 |
| 202. Principal amount of new loan(s) | | 502. Settlement Charges to Seller (line 1,000) | \$27,988.10 |
| 203. Existing loan(s) taken subject to | | 503. Existing Loan(s) Taken Subject to | |
| 204. Loan Amount 2nd Lien | | 504. Payment of first mortgage loan to Select Portfolio Servicing, Inc. | \$29,453.56 |
| 205. | | 505. Payment of second mortgage loan to | |
| 206. | | 506. no open mortgages | |
| 207. | | 507. | |
| 208. | | 508. | |
| 209. | | 509. | |

| | | | |
|--|------------|--|-------------|
| Adjustments for items unpaid by seller | | Adjustments for items unpaid by seller | |
| 210. City/Town Taxes | | 510. City/Town Taxes | |
| 211. Water | | 511. Water | |
| 212. Sewer | | 512. Sewer | |
| 213. CCMUA | | 513. CCMUA | |
| 214. Association | | 514. Association | |
| 215. Trash | | 515. Trash | |
| 216. | | 516. | |
| 217. | | 517. | |
| 218. | | 518. | |
| 219. | | 519. | |
| 220. Total Paid By/For Borrower | \$5,000.00 | 520. Total Reduction Amount Due Seller | \$62,441.66 |

| | | | |
|--|-------------|--|-------------|
| 300. Cash At Settlement From/To Borrower | | 600. Cash At Settlement To/From Seller | |
| 301. Gross Amount due from borrower (line 120) | \$72,744.45 | 601. Gross Amount due to seller (line 420) | \$69,753.66 |
| 302. Less amounts paid by/borrows (line 220) | \$5,000.00 | 602. Less reductions in amt. due seller (line 520) | \$62,441.66 |
| 303. Cash From Borrower | \$67,744.45 | 603. Cash To Seller | \$7,312.00 |

Section 5 of the Real Estate Settlement Procedures Act (RESPA) requires the following: • HUD must develop a Special Information Booklet to help persons borrowing money to finance the purchase of residential real estate to better understand the nature and costs of real estate settlement services.

• Each lender must provide the booklet to all applicants from whom it receives or for whom it prepares a written application in loan amounts to finance the purchase of residential real estate. • Lenders must prepare and distribute with the booklet a Good Faith Estimate of the settlement costs that the borrower is likely to incur in connection with the settlement. These disclosures are mandatory.

| L. Settlement Charges | | | | |
|--|--|-------------|---------------------|-------------|
| 700. Total Sales/Broker's Commission based on price | | \$69,000.00 | 48.6 % = \$3,140.00 | Paid From |
| Deduction of Commitment (line 700) as follows: | | | | |
| 701. \$2,970.00 | to Star Real Estate Group | | | Borrower's |
| 702. \$2,070.00 | to OCT Realty | | | Funds at |
| 703. Commission Paid at Settlement | | | | Settlement |
| 704. Broker Fee | to Star Real Estate Group | | \$0.00 | Seller's |
| 800. Item Payable in Connection with Loan | | | \$375.00 | Settlement |
| 801. Loan Origination Fee % | to | | | |
| 802. Loan Discount % | to | | | |
| 803. Appraisal Fee | to | | | |
| 804. Credit Report Fee | to | | | |
| 805. | to | | | |
| 806. | to | | | |
| 807. | to | | | |
| 808. | to | | | |
| 809. | to | | | |
| 900. Item Required by Lender To Be Paid in Advance | | | | |
| 901. Interest from 3/15/2022 to 4/1/2022 at 5.84% | | | | |
| 902. for months | to | | | |
| 903. Flood Insurance Premium for years | to | | | |
| 904. | to | | | |
| 1000. Reserves Deposited With Lender | | | | |
| 1001. Hazard Insurance | months to | per month | | |
| 1002. Mortgage Insurance | months to | per month | | |
| 1003. City Property Taxes | months to | per month | | |
| 1004. County Property Taxes | months to | per month | | |
| 1005. School Property Taxes | months to | per month | | |
| 1006. Other Tax | months to | per month | | |
| 1007. Flood Insurance | months to | per month | | |
| 1008. | months to | per month | | |
| 1011. Aggregate Adjustment | | | | |
| 1100. Title Charges | | | | |
| 1101. Settlement or Closing Fee | to | | | |
| 1102. Abstract or Title Search | to | | | |
| 1103. Title Examination | to | | | |
| 1104. Title Insurance Binder | to | | | |
| 1105. Document Preparation | to | | | |
| 1106. Notary Fees | to CLERK | | \$15.00 | |
| 1107. Attorney's Fees | to | | | |
| (includes above item numbers) | | 4 | | |
| 1108. Title Insurance | to Surety Title Company, LLC - Trust | | \$875.63 | |
| (includes above item numbers) | | 1 | | |
| 1109. Lender's coverage | \$0.00/\$0.00 | | | |
| 1110. Owner's coverage | \$69,000.00/\$875.63 | | | |
| 1111. Escrow Service | to | | | |
| 1112. Courier/Messenger Service | to Surety Title Company, LLC - Trust | | \$26.00 | |
| 1113. Outgoing wire | to Surety Title Company, LLC - Trust | | \$10.00 | |
| 1114. Incoming wire | to Surety Title Company, LLC - Trust | | \$7.50 | |
| 1200. Government Recording and Transfer Charges | | | | |
| 1201. Recording Fees Deed \$256.75, Mortgage : Ref | to Philadelphia County Recorder of Deeds | | \$256.75 | |
| 1202. Realty Transfer Tax Deed \$2,951.82, Mortgage | to Philadelphia County Recorder of Deeds | | \$1,475.91 | \$1,475.91 |
| 1203. State Tax/Stamps Deed : Mortgage | to | | | |
| 1204. | to | | | |
| 1205. | to | | | |
| 1300. Additional Settlement Charges | | | | |
| 1301. Survey | to | | | |
| 1302. Pest Inspection | to | | | |
| 1303. Real Estate Taxes 2022 | to Philadelphia Revenue Dept. | | \$942.07 | |
| 1304. Water Revenue billed to 1/14/2022 | to Philadelphia WATER REVENUE BUREAU | | \$1,145.07 | |
| 1305. Water Revenue 1/14-2/14/2022 | to Philadelphia WATER REVENUE BUREAU | | \$28.96 | |
| 1306. Interim tax due to the Trustee \$12,337.00 | to | | | |
| 1307. Based on the net Total \$21696.55 | to | | | |
| 1308. 60% Carve out to the City of Phila | to City of Philadelphia Major Tax Unit | | \$11,127.00 | |
| 1309. 40% Carve out to the Trustee | to Terry Dershwaw, Trustee | | \$8,864.09 | |
| 1400. Total Settlement Charges (center on lines 103, Section J and 502, Section K) | | | \$2,998.79 | \$27,988.10 |

I have carefully reviewed the HUJ-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a completed copy of pages 1, 2 and 3 of this HUJ-1 Settlement Statement.

Sharon Thomas
Sharon Thomas
3/15/2022

Terry Bershaw Chapter 7 Trustee for Shalom Thomas, Case #18-17430

Michael Lending

By Sharon Thomas

SETTLEMENT AGENT CERTIFICATION

The HUD Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused the funds to be disbursed in accordance with this statement.

Sharon Thomas
Settlement Agent

Date

3/15/2022

Warning: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see Title 18 U.S. Code Section 1001 and Section 2010.

Previous Editions are Obsolete

Page 2

Form HUD-1 (3/86)
Handbook 4105.2